



Order Filed on September 23, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

U.S. Bank National Association, as Trustee for Bear  
Stearns Asset Backed Securities I Trust 2006-AC1 Asset-  
Backed Certificates, Series 2006-AC1

In Re:

John Bavaro,

Debtor.

Case No.: 17-15241 RG

Adv. No.:

Hearing Date: 9/4/19 @ 10:00 a.m.

Judge: Rosemary Gambardella

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: September 23, 2019**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

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Debtor: John Bavaro

Case No: 17-15241 RG

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2006-AC1 Asset-Backed Certificates, Series 2006-AC1, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 36 Star Lake Road, Bloomingdale, NJ 07403, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Glenn R. Reiser, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 16, 2019 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 2019 through August 2019 for a total post-petition default of \$5,416.00 (2 @ \$2,708.00); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$5,416.00 will be paid by Debtor remitting \$902.00 per month for five months and \$906.00 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on September 1, 2019 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2019, directly to Secured Creditor's servicer, SLS, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00, which is to be paid through Debtors' Chapter 13 plan and certification of default is hereby resolved.